

Information to identify the case:

Debtor 1	<u>Andrew W. Ryan</u>	Social Security number or ITIN	xxx-xx-7680
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23598-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrew W. Ryan

12/21/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Andrew W. Ryan
Debtor

Case No. 17-23598-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 21, 2021

User: dpas
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2021:

Recip ID	Recipient Name and Address
db	+ Andrew W. Ryan, 800 Alamae Lakes Road, Washington, PA 15301-9151
r	+ Christina Gouzd, 2600 Middletown Commons, Suite 221, Fairmont, WV 26554-0168
14700726	+ Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
15323569	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14758077	#+ PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662
14754597	+ RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930
14688703	+ Weltweinreis, 965 Keynote Circle, Brooklyn Heights, OH 44131-1829

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 22 2021 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 21 2021 23:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 22 2021 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 21 2021 23:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14688690	+ EDI: CAPITALONE.COM	Dec 22 2021 04:08:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14688692	+ Email/Text: mediamanagers@clientservices.com	Dec 21 2021 23:06:00	Client Services, 3451 Harry S Truman Blvd., Saint Charles, MO 63301-9816
14688693	+ EDI: NAVIENTFKASMDOE.COM	Dec 22 2021 04:08:00	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14693116	EDI: DISCOVER.COM	Dec 22 2021 04:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14688694	+ EDI: DISCOVER.COM	Dec 22 2021 04:08:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025

District/off: 0315-2

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Page 2 of 3

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14688695	+ Email/Text: collectionbankruptcies.bancorp@53.com	Dec 21 2021 23:06:00	Fifth Third Bank, Attn: Bankruptch Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803
14688696	EDI: IIC9.COM	Dec 22 2021 04:08:00	IC System, PO Box 64378, Saint Paul, MN 55164-0378
14688691	EDI: JPMORGANCHASE	Dec 22 2021 04:08:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14728693	EDI: NAVIENTFKASMDOE.COM	Dec 22 2021 04:08:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14743837	Email/Text: Bankruptcy.Notices@pnc.com	Dec 21 2021 23:06:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14688697	Email/Text: Bankruptcy.Notices@pnc.com	Dec 21 2021 23:06:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14688698	EDI: PRA.COM	Dec 22 2021 04:08:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
14689568	+ EDI: RECOVERYCORP.COM	Dec 22 2021 04:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14704541	EDI: WFFC.COM	Dec 22 2021 04:08:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
14698084	EDI: WFFC.COM	Dec 22 2021 04:08:00	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, Mac F8235-02F, Des Moines, IA 50306-0438
14688700	+ EDI: WFFC.COM	Dec 22 2021 04:08:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
14688701	+ EDI: WFFC.COM	Dec 22 2021 04:08:00	Wells Fargo Education Fncl Srvs, Attn: Bankruptcy, Po Box 5185, Sioux Falls, SD 57117-5185
14688702	Email/Text: BKRMailOps@weltman.com	Dec 21 2021 23:06:00	Weltman, Weinberg & Reis, 3705 Marlene Drive, Grove City, OH 43123-8895

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		RoundPoint Mortgage Servicing Corporation
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14704305	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14688699	##+	Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

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Page 3 of 3

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Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bnicholas@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Matthew M. Brennan	on behalf of Debtor Andrew W. Ryan attorneymatthewbrennan@gmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5